

**Information to identify the case:**

Debtor 1 **Michael D Cronin**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**

Case number: **17-07444**

Social Security number or ITIN **xxx-xx-3485**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael D Cronin

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

January 14, 2019

**For the court:**

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Michael D Cronin  
DebtorCase No. 17-07444-JPC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: mgarcia1  
Form ID: 3180WPage 1 of 1  
Total Noticed: 16

Date Rcvd: Jan 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2019.

db	+Michael D Cronin, 824 Beech Drive, Elgin, IL 60120-9222
25424550	+BMO Harris, Attn: Bankruptcy, 770 N Water St, Milwaukee, WI 53202-0002
25828643	+BMO Harris Bank N.A., PO Box 2035, Milwaukee, WI 53201-2035
25669085	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
25616064	+Patricia Cronin, 824 Beech Drive, Elgin, IL 60120-9222
25424553	+The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
25424554	+The Money Source Inc, 500 S Broad St, Meriden, CT 06450-6755
25826385	+The Money Source Inc., 500 South Broad St., Ste. 100A, Meriden CT 06450-6755
27284132	+The Money Source, Inc, c/o Marinosci Law Group, 134 N LaSalle Street; Suite 1900, Chicago, IL 60602-1141

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

25424549	+EDI: BANKAMER.COM Jan 15 2019 06:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
25740433	+EDI: PRA.COM Jan 15 2019 06:28:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
25774694	EDI: RESURGENT.COM Jan 15 2019 06:28:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25825044	EDI: PRA.COM Jan 15 2019 06:28:00 Portfolio Recovery Associates, LLC, Successor to, U.S. BANK NATIONAL ASSOCIATION, POB 41067, Norfolk, VA 23541
25424551	EDI: PRA.COM Jan 15 2019 06:28:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
25424552	+EDI: PRA.COM Jan 15 2019 06:28:00 Portforlio Recovery Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
25676358	+EDI: PRA.COM Jan 15 2019 06:28:00 The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 16, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2019 at the address(es) listed below:

David H Cutler	on behalf of Debtor 1 Michael D Cronin cutlerfilings@gmail.com, r48280@notify.bestcase.com
Diana A Carpintero	on behalf of Creditor The Money Source, Inc. dcarpintero@mlg-defaultlaw.com, ILWIBK@mlg-defaultlaw.com
Patrick S Layng	USTPRegion11.ES. ECF@usdoj.gov
Roderic Fleming	on behalf of Creditor The Money Source, Inc. rfleming@mlg-defaultlaw.com, smatthei@mlg-defaultlaw.com
Tom Vaughn	ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 5